

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION

In re:	:	Case No.	05-75540
Jeffrey Francis Howard,	:		
Deborah Sue Howard,	:	Chapter 13	
	:		
Debtors.	:	Judge Preston	

**STIPULATION OF THE VALUE OF SECURED COLLATERAL**

By agreement of the undersigned parties, a value of \$ 1,812.00 is placed on the collateral of Claim Number        in the above-captioned Chapter 13 proceeding.

Creditor: CitiFinancial, Inc.

## Description of Property: 1998 Hyundai Accent

## INTEREST RATE STIPULATION AGREEMENT

By agreement of the undersigned parties, the rate of interest at 7% shall be paid on Claim Number      to CitiFinancial, Inc., a creditor in the above-captioned Chapter 13 proceeding.

Dated: 12/7/2005

/s/Frank M. Pees  
Chapter 13 Trustee

/s/Samuel L. Calig  
Counsel For Debtor(s)

CitiFinancial, Inc.  
Secured Creditor

By: /s/D.L. Mains, Jr.  
FRANK & WOOLDRIDGE CO., L.P.A.

/gmg

Copies To:

## Chapter 13 Trustee Counsel for Debtor(s) Secured Creditor